

June 9, 2006  
PUBLIC NOTICE # 2006-23

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing/Errata Report**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3572	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3573	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3574	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3547	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS DIRECTORS AND OFFICERS LIABILITY INSURANCE	
06-3576	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
06-3591	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-3593	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-INSURANCE AGENTS E&O	0
06-3565	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3514	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	NEW PROGRAM	NON-OWNED AIRCRAFT	0
06-3515	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PEST CONTROL	
06-3488	0000	BANCINSURE, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210	
06-3590	0000	BANCINSURE, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210	
06-3575	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3566	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3567	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3330	0281	COURTESY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SERVICE CONTRACT CONTRACTUAL LIABILITY	0
06-3604	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	CREDIT UNION BOND	42.1
06-3468	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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06-3506	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-22.3
06-3509	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIDELITY	RATE	NONE	-11.3
06-3483	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-COMMERCIAL OUTPUT	
06-3490	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-3472	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
06-3512	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	
06-3474	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
06-3513	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	
06-3594	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-INSURANCE AGENTS E&O	0
06-3523	0079	GMAC INSURANCE COMPANY ONLINE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
06-3568	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3546	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	GARAGE DEALERS	-0.2
06-3371	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMP-SPECTRUM-XPAND	-2.3
06-3372	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMP-SPECTRUM-XPAND	-2.3
06-3373	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMP-SPECTRUM-XPAND	-2.3
06-3374	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMP-SPECTRUM-XPAND	-2.3
06-3577	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3578	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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06-3571	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3551	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	RATE	DIFFERENCE IN CONDITIONS (DIC)	12.3
06-3601	0000	INTERNATIONAL FIDELITY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT AND COMMERCIAL BOND	0
06-3485	0000	LG INSURANCE COMPANY, LIMITED (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-BOILER AND MACHINERY	0
06-3541	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.7
06-3557	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECIALTY CONTRACTOR'S PACKAGE	5.2
06-3598	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-3524	0079	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
06-3539	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	OFFICE MACHINES & EQUIP.	0
06-3521	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTORCYCLE	
06-3522	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
06-3569	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3582	0140	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	
06-3570	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3271	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
06-3323	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-PRIMARY D&O	
06-3600	0000	OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXCESS LIABILITY	0
06-3579	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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06-3538	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	SPECIAL FARM PACKAGE 10	
06-3525	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
06-3375	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMP-SPECTRUM-XPAND	-2.3
06-3595	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3605	0783	RLI INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
06-3329	0748	STAR INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-3466	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
06-3548	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
06-3471	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	0
06-3473	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE DRIVERS/ROADGARD MOTOR CLUB	-3.7
06-3475	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NATION SAFE DRIVERS/ROADGARD MOTOR CLUB	
06-3599	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	GUARANTEED AUTO PROTECTION (GAP)	0
06-3376	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMP-SPECTRUM-XPAND	-2.3
06-3581	0012	UNITED GUARANTY COMMERCIAL INSURANCE COMPANY OF NORTH CAROLINA	COMMERCIAL	CREDIT	NEW PROGRAM	NONE	0
06-3602	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS / EXCESS GENERAL LIABILITY PRODUCT	0
06-3597	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PERSONALJEWELRY	0
06-3592	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	BOTH RATE AND FORM	UNICOVER	15
06-3562		USF&G SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0

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06-3469	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-3507	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-22.3
06-3510	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-11.3
06-3470	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-3508	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-22.3
06-3511	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-11.3
06-3580	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
79	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

# California Department of Insurance

## Public Notice Filing Errata Report

### June 9, 2006

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-2855	05/12/2006	Employers Reinsurance Corporation	Commercial Multi-Peril	Rate	BOP	-7.70%
Correct	06-2855	05/12/2006	Employers Reinsurance Corporation	Commercial Multi-Peril	<b>Both Rate and Form</b>	BOP	-7.70%
Incorrect	06-2501	04/21/2006	Standard Guaranty Insurance Company	Commercial Other Liability	Both Rate and Form	Service Contract Reimbursement Insurance	0.20%
Correct	06-2501	04/21/2006	Standard Guaranty Insurance Company	Commercial Other Liability	<b>Rule Change</b>	Assured Mechanical Breakdown Insurance	0.00%
Incorrect	06-3118	05/19/2006	United States Liability Insurance Company	Commercial Other Liability	Rule Change	Community Association Package Product	0.00%
Correct	06-3118	05/19/2006	United States Liability Insurance Company	<b>Commercial Multi-Peril</b>	Rule Change	Community Association Package Product	0.00%
Incorrect	06-2856	05/12/2006	Westport Insurance Corporation	Commercial Multi-Peril	Rate	BOP	-7.70%
Correct	06-2856	05/12/2006	Westport Insurance Corporation	Commercial Multi-Peril	<b>Both Rate and Form</b>	BOP	-7.70%

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